xxxxx XERZ 2 xxxxx Page -2-

Therefore, while applicants believe the claims are allowable, applicants do not acquiesce that patentability resides in only the features, exactly as expressed in the claims, nor that each feature is required for patentability.

INTERVIEW SUMMARY OF SEPTEMBER 15, 2008

A telephone interview between the Applicants' representative Mark Svat and the Examiner was held on March 11, 2008, wherein it was agreed that a Terminal Disclaimer would be filed (which was done on March 11, 2008) and authorization for an Examiner's Amendment was given. The Interview Summary accurately sets forth the substance of the interview.

	Respectfully submitted,
	Fay Sharpe LLP
10-10-09	North
Date	Mark S. Svat, Reg. No. 34,261
	1100 Superior Avenue, Seventh Floor
	Cleveland, OH 44114-2579
	216-861-5582

1		
	CERTIFICATE OF TRANSMISSION	
	I hereby certify that this correspondence (and any item referred to herein as being attached or enclosed) is (are) being transmitted to the USPTO by electronic transmission via the EFS Web on the date indicated below.	
	10-10-08 Foren Money th	
	Date Name: Karen M. Forsyth	